

United States Patent And Trademark Office

Applicant(s) : Douglas Monticciolo
Application No. : 09/805,522
Filed : March 31, 2001
Title : METHOD OF COST EFFECTIVELY FUNDING A LOAN
TC/AU : 3624
Examiner : Subramanian, Narayanswamy
Docket No. : 198191/0004

October 3, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

Applicant respectfully requests entry of this Response and favorable reconsideration of the application. This Response is being filed in response to the Office Action mailed April 3, 2008. This Response is being filed with a petition and fee for a three-month extension of time, extending the time to respond to October 3, 2008, making this Response timely filed.

Listing of Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.